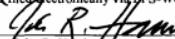


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| | | | |
|--------------------|---|-------------------------|------------------|
| Applicant: | <i>Neofytides et al.</i> | Group Art Unit: | 3625 |
| Serial No.: | 09/613,615 | Examiner: | Zurita, James H. |
| Filed: | July 11, 2000 | Confirmation No. | 1081 |
| For: | METHOD AND SYSTEM FOR PROCESSING PERSON-TO-PERSON PAYMENTS AND MONEY REQUESTS USING THE INTERNET | | |

CERTIFICATE UNDER 37 CFR 1.8:

I hereby certify that this correspondence was sent via U.S. mail addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, sent via facsimile No. 571 273 8300 or ~~filed~~ filed electronically via EFS-Web on October 9, 2007.

By: 
Name: John R. Harris

COMMENTS ON EXAMINER'S REASONS FOR ALLOWANCE

Mail Stop Issue Fee
Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

Customer No.
24728

Dear Sir:

Pursuant to MPEP § 1302.14, the following comments by the Applicants are provided so that the record is clear that the Applicants do not necessarily acquiesce in all of the reasons given by the examiner for allowing this application. The Applicants believe the claims are patentable for such reasons and for other reasons as well. Although the Applicants appreciate the allowance, these comments are believed necessary so as to negate any presumption of acquiescence to those reasons and any negative inferences that may flow therefrom.

A statement of reasons for allowance was included with the Notice of Allowance mailed on July 6, 2007. That statement expressed that the prior art does not disclose nor reasonably suggest "providing an account history display including information

corresponding to money transfers between a first party and a plurality of second parties, the account history display comprising, for each money transfer transaction, one or more of the following information items: a name, a reference number associated with the payment enabler system, an email address, an amount, a date, a transaction description, and the additional information." While Applicants do not dispute this statement as a reason for allowance, Applicants would like the record to be clear that the claims include various elements and steps which form part of a patentable overall combination of elements and/or process steps, and that the claims should not be viewed as allowable solely because of the recited statement.

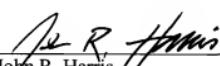
Further, the statement set forth an interpretation of the disclosures of a non-patent literature article to *Gardyne* entitled *Introducing PayPal*, a patent to *Gillin et al.* (U.S. Patent No. 7,010,512), and a non-U.S. patent to *Sasaki* (Japanese Patent No. 411025171A). Although the Applicants appreciate and agree with the examiner that the prior art cited does not anticipate individually nor teach in combination the Applicants' inventions, the Applicants wish to state for the record that none of the references of record, including but not limited to *Gardyne*, *Gillin et al.*, and *Sasaki*, anticipate, disclose, teach or suggest the inventions as set forth in the claims in this application as allowed, and not necessarily as summarized and/or characterized by the examiner in the statement of reasons for allowance.

Respectfully submitted,

MORRIS, MANNING & MARTIN, LLP

October 9, 2007

Morris, Manning & Martin, L.L.P.
1600 Atlanta Financial Center
3343 Peachtree Road, N.E.
Atlanta, Georgia 30326
404 504 7720 Direct
404 233 7000 Main
10722-32691


John R. Harris
Reg. No. 30,388
Attorney for Applicants